

<https://fintechnews.sg/job/risk-director-fintech-digital-banking-at-trusting-social/>

Risk Director – Fintech / Digital Banking

Description

Trusting Social is seeking an experienced and highly motivated Risk Director to join the team. The successful candidate will be responsible for overseeing and managing our lending organization's risk management strategies, policies, and procedures. As the Risk Director, you will identify potential risks, assess their impact, and develop effective risk mitigation strategies to minimize potential losses. Trusting Social is looking for someone who has a deep understanding of credit cards and demonstrates Extreme Ownership principles in their approach to risk management.

Responsibilities

- Develop and implement risk management policies, procedures, and guidelines in compliance with industry standards and regulatory requirements.
- Evaluate and monitor the company's risk exposure and develop strategies to mitigate identified risks.
- Maintain and manage the company's credit and behavior scorecard, credit policy, fraud analytics, provision, alternative data, lending onboarding, underwriting processes, and project management processes.
- Conduct risk assessments to identify potential risks and develop risk mitigation strategies.
- Ensure the company's compliance with relevant laws, regulations, and policies related to risk management.
- Monitor and analyze market trends and developments to anticipate potential risks and opportunities.
- Collaborate with internal stakeholders, including product, marketing, and finance teams, to ensure the company's risk management strategies align with business objectives.
- Manage and oversee the company's project management processes to ensure timely and effective implementation of risk management initiatives.
- Foster a culture of accountability and proactive risk management throughout the organization.

Qualifications

- Bachelor's or Master's degree in Finance, Business Administration, Computer Science, Mathematics or related fields.
- At least 7 years of experience in the lending industry, including 5 years in management position risk management.
- Strong knowledge of credit cards and experience in developing and implementing risk management policies, procedures, and guidelines.
- Understanding of credit and behavior scorecards, credit policy, fraud analytics, provision, alternative data, lending onboarding, underwriting processes, collection processes, and project management processes.
- Strong analytical and problem-solving skills with the ability to identify and mitigate potential risks.
- Excellent communication and interpersonal skills to collaborate with internal

Hiring organization

Trusting Social

Trusting Social is an AI fintech company revolutionizing credit scoring using big data technology, and social, web, and mobile data. Trusting Social's solution enables lenders in emerging markets to reach billions of "financially invisible" consumers not covered by credit bureaus.

Employment Type

Full-time

Job Location

Ho Chi Minh City, Vietnam

Date posted

April 22, 2024

Valid through

22.05.2024

APPLY

stakeholders and communicate risk management strategies and activities to senior management and the board of directors.

- Ability to work independently and as part of a team in a fast-paced and dynamic environment.
- Professional certifications in risk management or related fields are a plus.